

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 16-14279-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Norman G Real  
2 Paige Terrace  
Sayreville, NJ 08872

Felita Real  
2 Paige Terrace  
Sayreville, NJ 08872

Social Security No.:

xxx-xx-9146

xxx-xx-3117

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case  
as to the:

Debtor and Joint Debtor was entered on N/A.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (5) days from the date of this Order.

Dated: May 17, 2018

JAN: kmf

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Norman G Real  
 Felita Real  
 Debtors

Case No. 16-14279-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 148

Page 1 of 2  
 Total Noticed: 45

Date Rcvd: May 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2018.

db/jdb  
 cr  
 +Norman G Real, Felita Real, 2 Paige Terrace, Sayreville, NJ 08872-1185  
 +JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 516044186 +1st 2nd Mortgage Co. of NJ, 50 Spring Street, Cresskill, NJ 07626-2106  
 516215929 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 516044194 +Chase Mortgage, Attn: Research Dept., 3415 Vision Dr., Columbus, OH 43219-6009  
 516044195 +Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane,  
 Monroe, LA 71203-4774  
 516044196 +Citibank, Attn: Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040  
 516044197 +Citibank/Best Buy, Attn: Centralized Bankruptcy, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 516044198 +Credit Control Corp., 11821 Rock Landing Dr., Newport News, VA 23606-4207  
 516044201 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030  
 (address filed with court: Foster & Garbus LLP, 500 Bi-County Blvd, Ste 300,  
 Farmingdale, NY 11735)  
 516044204 +JP Morgan Chase Bank, N.A., Attn: Bankruptcy, PO Box 24696, Columbus, OH 43224-0696  
 516044203 Jaffe & Asher LLP, 600 Third Ave, New York, NY 10016-1901  
 516044208 +New Jersey Division of Property Tax, 50 Barrack St., Trenton, NJ 08608-2006  
 516044210 +Novad Management Consulting, LLC, Attn: Bankruptcy, 2401 NW 23rd St., Ste 1A1,  
 Oklahoma City, OK 73107-2448  
 516044211 +Phelan Hallinan & Diamond, PC, 400 Fellowship Rd., Ste 100, Mount Laurel, NJ 08054-3437  
 516044213 +Powers Kirn, LLC, 728 Marne Highway, Ste 200, Moorestown, NJ 08057-3128  
 516044214 +Prudential Retirement, PO Box 8000, Millville, NJ 08332-0098  
 516044209 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: New Jersey Division of Taxation, Bankruptcy Section, PO Box 245,  
 Trenton, NJ 08695-0245)  
 516244132 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
 Addison, TX 75001-9013  
 516044216 +Toyota Motor Credit Corp., PO Box 9013, Addison, TX 75001-9013  
 516044217 +US Dept. of Housing & Urban Development, 451 7th St. SW, Washington, DC 20410-0002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 17 2018 22:58:29 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 17 2018 22:58:27 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516044187 +EDI: BECKLEE.COM May 18 2018 02:33:00 American Express, c/o Beckett & Lee, PO Box 3001,  
 Malvern, PA 19355-0701  
 516231844 EDI: BECKLEE.COM May 18 2018 02:33:00 American Express Centurion Bank,  
 c/o Beckett and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 516044188 EDI: BANKAMER.COM May 18 2018 02:34:00 Bank of America, Attn: Recovery Dept.,  
 4161 Piedmont Parkway, Greensboro, NC 27410  
 516057294 EDI: BMW.COM May 18 2018 02:34:00 BMW Financial Services NA, LLC, P.O. Box 3608,  
 Dublin, OH 43016  
 516044189 EDI: BMW.COM May 18 2018 02:34:00 BMW Financial Services, Attn: Bankruptcy Department,  
 PO Box 3608, Dublin, OH 43016  
 516058842 +EDI: AISACG.COM May 18 2018 02:34:00 BMW Financial Services, POB 201347,  
 Arlington, TX 76006-1347  
 516065095 +EDI: AISACG.COM May 18 2018 02:34:00 BMW Financial Services NA, LLC,  
 c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347  
 516044190 +EDI: AISACG.COM May 18 2018 02:34:00 BMW Financial Services, NA, LLC,  
 Attn: Bankruptcy Department, PO Box 201347, Arlington, TX 76006-1347  
 516044191 EDI: CAPITALONE.COM May 18 2018 02:34:00 Capital One, Attn: Bankruptcy, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 516044193 +EDI: CHASE.COM May 18 2018 02:34:00 Chase, Attn: Bankruptcy, PO Box 15298,  
 Wilmington, DE 19850-5298  
 516064128 EDI: DISCOVER.COM May 18 2018 02:34:00 Discover Bank, Discover Products Inc.,  
 PO Box 3025, New Albany, OH 43054-3025  
 516044199 +EDI: DISCOVER.COM May 18 2018 02:34:00 Discover Financial Services,  
 Attn: Bankruptcy Department, PO Box 3025, New Albany, OH 43054-3025  
 516044202 +EDI: IRS.COM May 18 2018 02:34:00 Internal Revenue Service, Central Insolvency Section,  
 PO Box 7346, Philadelphia, PA 19101-7346  
 516044205 +EDI: LTDFINANCIAL.COM May 18 2018 02:33:00 LTD Financial Services, 7322 Southwest Freeway,  
 Suite 1600, Houston, TX 77074-2134  
 516044206 +EDI: TSYS2.COM May 18 2018 02:33:00 Macy's Bankruptcy, PO Box 8053,  
 Mason, OH 45040-8053  
 516044207 EDI: NESF.COM May 18 2018 02:33:00 National Enterprise Systems, 29125 Solon Road,  
 Solon, OH 44139-3442  
 516044212 EDI: PRA.COM May 18 2018 02:33:00 Portfolio Recovery Associates, LLC, Attn: Bankruptcy,  
 PO Box 41067, Norfolk, VA 23541

District/off: 0312-3

User: admin  
Form ID: 148

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Total Noticed: 45

Date Rcvd: May 17, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516296843 EDI: PRA.COM May 18 2018 02:33:00 Portfolio Recovery Associates, LLC,  
C/O capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541  
516296896 EDI: PRA.COM May 18 2018 02:33:00 Portfolio Recovery Associates, LLC, c/o Best Buy,  
POB 41067, Norfolk VA 23541  
516044215 EDI: TFSR.COM May 18 2018 02:33:00 Toyota Motor Credit, Toyota Financial Services,  
PO Box 8026, Cedar Rapids, IA 52408  
516044218 +EDI: VERIZONCOMB.COM May 18 2018 02:34:00 Verizon Wireless Bankruptcy Admin.,  
500 Technology Dr, Weldon Spring, MO 63304-2225  
516044200 +EDI: ECAST.COM May 18 2018 02:33:00 eCast Settlement Corp., PO Box 29262,  
New York, NY 10087-9262

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516132651\* ECAST SETTLEMENT CORPORATION, PO BOX 29262, NEW YORK, NY 10087-9262  
516044192 ##+CCCS of New Jersey, 185 Ridgedale Avenue, Cedar Knolls, NJ 07927-1812

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 19, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Ernest G. Ianetti on behalf of Debtor Norman G Real ianetti.efiling@outlook.com,  
eianetti20@gmail.com;r53532@notify.bestcase.com  
Ernest G. Ianetti on behalf of Joint Debtor Felita Real ianetti.efiling@outlook.com,  
eianetti20@gmail.com;r53532@notify.bestcase.com  
John D. Krohn on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
nj.bkecf@fedphe.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
rsolarz@kmlawgroup.com  
William M.E. Powers, III on behalf of Creditor 1st 2nd Mortgage Co. of N.J., Inc.  
ecf@powerskirn.com

TOTAL: 8